

North Dakota Affordable Housing Facts

What is “Affordable”?

The commonly-accepted standard for housing affordability is housing costs that are no more than 30 percent of a household's gross income. Housing costs under this standard generally include the cost of utilities.

In North Dakota, the median household income is \$71,970¹ At 30 percent of that income, the average North Dakotan can afford to spend \$1,799 per month for housing costs. According to the US Department of Housing and Urban Development, the fair market rent in North Dakota for a two-bedroom apartment is \$956 per month,² requiring an hourly wage of \$18.38 Currently, more than 69,000 households pay more than 30 percent of their income for housing.

Who are the Cost Burdened North Dakotans?³

Nursing Assistants
\$41,020*

Food Server
\$32,950*

Childcare Worker
\$30,510*

Cashiers
\$30,660*

*Average Income



22.4% of homeowners with a mortgage⁴



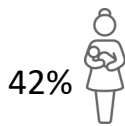
40.6% of renters



Seniors and individuals with disabilities living solely off of social security are severely cost burdened.

Households Below the Poverty Level by Type⁵

Poverty refers to the lack of monetary resources to afford basic human needs such as shelter, nutrition, health care and education.



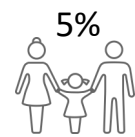
single females with children



single males with children



married couples without children



married couples with children

Housing Challenges

North Dakota’s communities face a myriad of housing challenges which will take forward thinking and a commitment at all levels to solve including:

- Aging housing stock will require extensive rehabilitation.
- Housing costs including land and construction costs have increased dramatically.
- Workforce shortages to build housing especially in rural communities.
- Homebuyers face competition for affordable homes.
- Limited affordable housing options make workforce recruitment and retention difficult.
- Resources for affordable housing development are limited.
- Housing needs for the state’s senior population continue to grow.
- Special populations including people with disabilities, individuals who are homeless and those at risk of homelessness have unmet needs for housing with supportive services.

¹ U.S. Census Bureau, 2022 American Community Survey 1-Year Estimates

² National Low Income Housing Coalition

³ Job Service North Dakota 2023 Labor Market Information

⁴ U.S. Census Bureau, 2022 American Community Survey 1-Year Estimates, DP04

⁵ U.S. Census Bureau, 2022 American Community Survey 1-Year Estimates, S0901, S1702